



PayPal Point of Sale

Merchant Onboarding Guide



What is Point of Sale?

Point of Sale is our in-store digital commerce solution for SMBs. It helps merchants accept payments in store or online, manage their product catalogue, and keep track of inventory. And best of all, it's all part of the PayPal ecosystem.

- 1. Guide merchants to [sign-up link](#) to register or login.
- 2. Login or create a PayPal account.

Let's create your account

Whether you're a business, nonprofit, or a casual seller, you're in the right place.

You've read and agree to the [E-Sign Disclosure](#) and consent to receive all communications electronically. You've also read and agree to the [User Agreement](#) and [Privacy Statement](#).

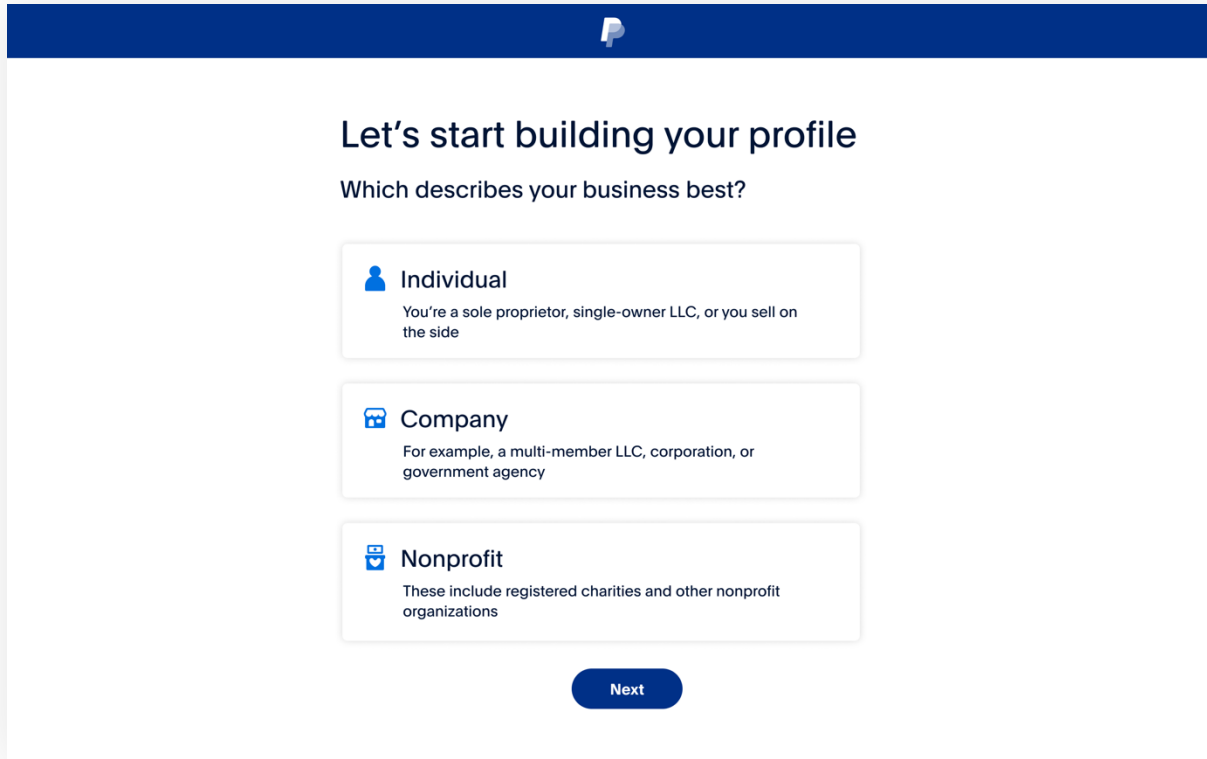
You've read and agree to our [Online Card Payment Services Agreement](#) and [Alternative Payment Methods Agreement](#).

By completing this step, you confirm that you've read and agree to [PayPal Zettle Terms and Conditions](#).

Agree and Create Account


Already have an account? [Sign in](#)


3. After logging in, merchant will select an option based on how their business is structured.
(Individual/sole proprietorship, registered business, nonprofit organization)




Let's start building your profile

Which describes your business best?

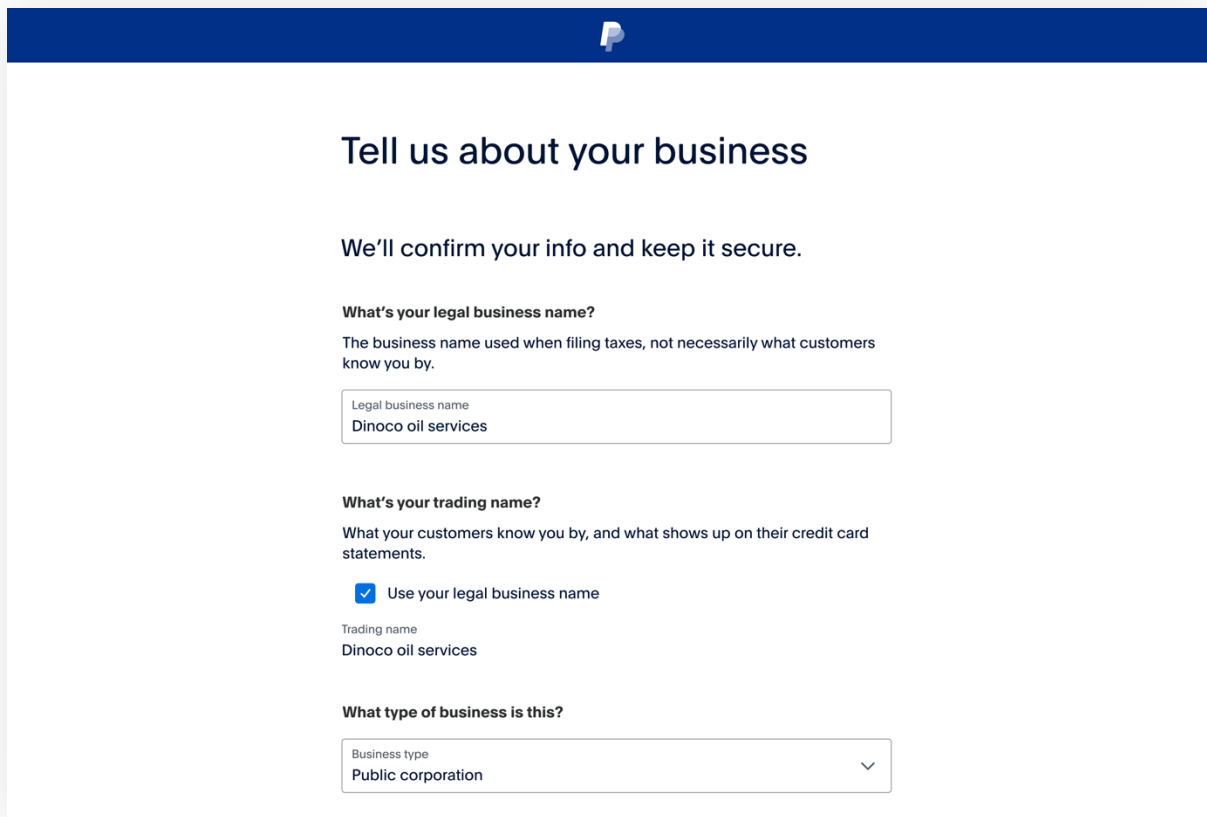
 **Individual**
You're a sole proprietor, single-owner LLC, or you sell on the side

 **Company**
For example, a multi-member LLC, corporation, or government agency

 **Nonprofit**
These include registered charities and other nonprofit organizations

Next

4. Fill out the 'Business Details' and 'Personal Details' sections with your information.



Tell us about your business

We'll confirm your info and keep it secure.

What's your legal business name?
The business name used when filing taxes, not necessarily what customers know you by.

Legal business name
Dinoco oil services

What's your trading name?
What your customers know you by, and what shows up on their credit card statements.

☒ Use your legal business name

Trading name
Dinoco oil services

What type of business is this?

Business type
Public corporation

What's your EIN?

You can find your EIN on the EIN confirmation letter the IRS sent you. You can also get it by calling IRS's [Business Specialty Tax Line](#) at (800) 829-4933.

EIN
XXXXX-XXX

What product or service does your business offer?

Product or service
Services

What are your monthly sales?

If you don't know exactly, just enter your best guess.

Monthly sales

Do you have a business website?

☒ Yes

Website
dinocoilservices.com

☐ No

What's your business contact info?

This can't be a PO Box.

Street address
2211 N 1st St

Street address

Apt., ste., bldg (opt.)

State
California

City
San Jose


Zip code
95131

Code
 +1

Phone number
(212) 512-4859

Next

[Save and exit](#)



Tell us about yourself, Jordan

For security, we always verify the info of the account holder.

Do we have your legal name right?

Make sure it matches the name you use to file your taxes.

Legal first name


Jordan

Legal last name

Hurston

What's your date of birth?

Date of birth



What's your SSN?

We use your SSN to help confirm your identity, not to check your credit.

Full SSN

What's your home address?

Where you live most of the year. Make sure it matches the residential address on your tax documents. This can't be a PO Box.

☒

 Same as business address

Home address

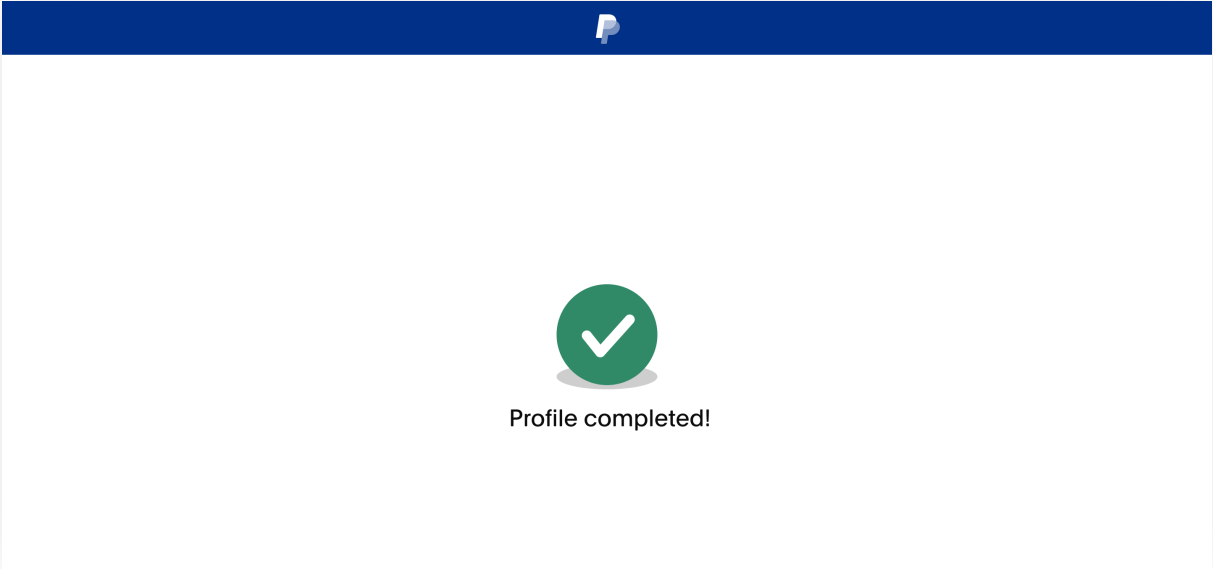
2011 N 1st Street

San Jose CA 95131

Submit

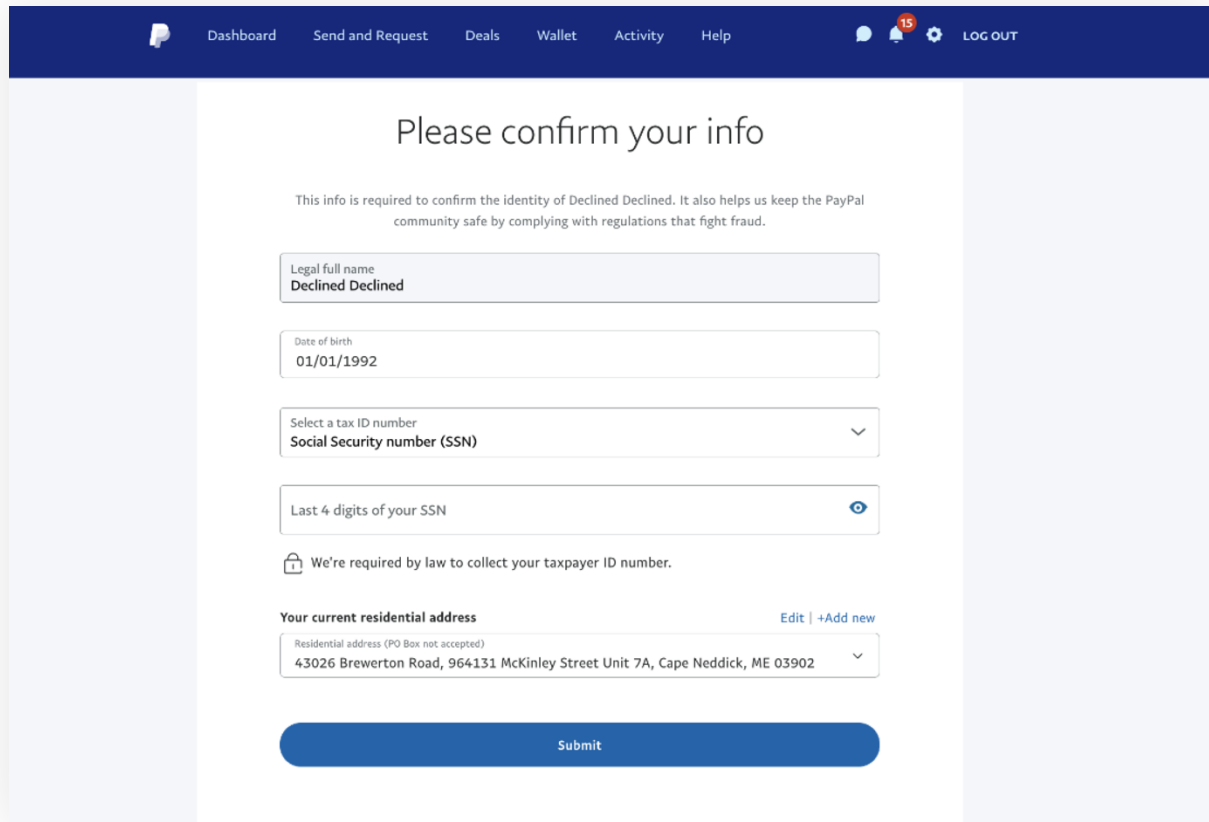
Save and exit

5. After reviewing the details, merchant's profile is complete



- Once the profile is created, sellers will confirm additional information depending on the business type: complete KYC upload, beneficiary owners, and IRS 1099k and FATCA declarations.

Confirm identity

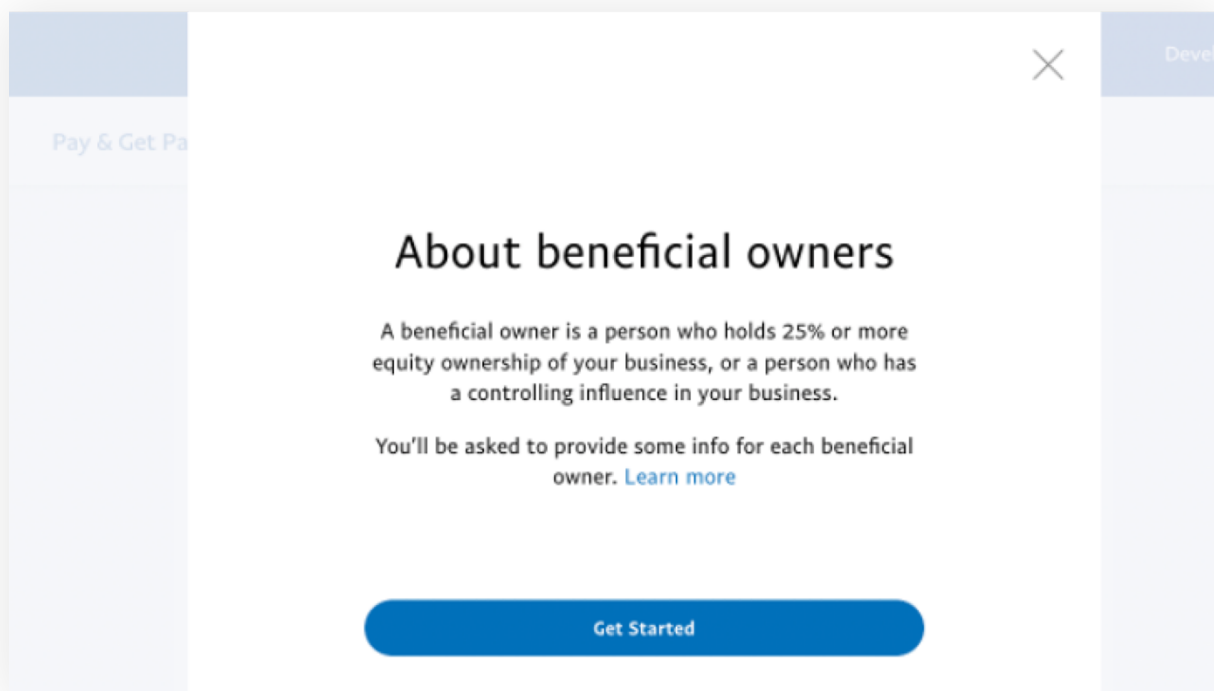


The screenshot shows the PayPal 'Please confirm your info' page. The header is dark blue with the PayPal logo, navigation links (Dashboard, Send and Request, Deals, Wallet, Activity, Help), and user controls (notifications, settings, LOG OUT). The main content area is white and contains the following fields:

- Legal full name:** Declined Declined
- Date of birth:** 01/01/1992
- Select a tax ID number:** Social Security number (SSN) (dropdown menu)
- Last 4 digits of your SSN:** (input field with an eye icon for toggling visibility)
- Residential address:** 43026 Brewerton Road, 964131 McKinley Street Unit 7A, Cape Neddick, ME 03902 (with 'Edit' and '+Add new' links)

A blue 'Submit' button is at the bottom. A small lock icon and text state: 'We're required by law to collect your taxpayer ID number.'

Add beneficial owners



The screenshot shows a modal window titled 'About beneficial owners'. It includes a close button (X) in the top right corner. The content explains the definition of a beneficial owner and provides a 'Get Started' button at the bottom.

About beneficial owners

A beneficial owner is a person who holds 25% or more equity ownership of your business, or a person who has a controlling influence in your business.

You'll be asked to provide some info for each beneficial owner. [Learn more](#)

Get Started

****There will often be occasions where the customer's account will not be accepted straight away.**

Sole Trader

- Email confirmed on PP account
- Bank Confirmed on PP account
- POI in-date and uploaded
- POA in-date and uploaded

Limited Company - Account Holder is a Director

- Email confirmed on PP account
- Bank Confirmed on PP account
- Account Holder POI
- POI Uploaded for company executive and any owners with 25% or more ownership
- SMI updated matching Credit report

Limited Company – Account Holder is **NOT a Director**

- Email confirmed on PP account
- Bank Confirmed on PP account
- Account Holder POI
- POI Uploaded for company executive and any owners with **25% or more** ownership
- SMI updated matching companies' house
- LOA signed, dated and uploaded (Account Holder and Director listed in Box signed by Director)

Limited Company and Company owned by another LTD company

- Email confirmed on PP account
- Bank Confirmed on PP account
- Account Holder POI
- POI Uploaded for any person marked as a company executive in SMI
- SMI updated matching Companies house
- If Companies house shows owner of controlling company add them to BO section with **100%** and POI is required (if credit report does not show a beneficial owner of the controlling company, then ensure a director is marked as a company executive and POI is uploaded)
- LOA signed, dated and uploaded (Account Holder and Beneficial Owner/Director listed in Box signed)

Charity Account Trustee is Account holder

- Email confirmed on PP account
- Bank Confirmed on PP account

- Account Holders POI in-date and uploaded
- SMI all Trustees updated to the Directors section
- SMI
- LOA signed, dated and uploaded (Account Holder and Director listed in Box signed by Director)
(Trustees are required to be added as Beneficial Owner with 0% in the case of a Trust entity and POI is required for all Trustees. For a standard non-profit Trustees are added as authorized representatives and a company executive is listed. POI required for company executive; Beneficial owner section remains blank.)

Charity Account Trustee is **NOT** Account holder

- Email confirmed
- Bank Confirmed
- Account Holders POI in-date
- POI uploaded for any company executive
- Bank Statement uploaded (bank statement only required when the charity is not registered and in this scenario a vat declaration is also required)
- SMI all Trustees updated to the Directors section
- SMI 1 trustee must be marked as a company executive and POI provided for them
- LOA signed and uploaded (Account Holder and Trustee listed in Box signed by Trustee)

If they already have a PayPal business account and would like their Point of Sale funds to be paid into this account they can easily enable Point of Sale within their PayPal back office, following the steps below:

To enable Point of Sale on this account:

1. Navigate to business tools on your PayPal account
2. In the search bar, type in 'point of sale'
3. Click get started and complete the process

If their account is declined or unsuccessful you will need to raise a URP

https://internal.paypalinc.com/scmget/create_referral

1. **Discipline** > GSR (Global Seller Risk)
2. **Account number** > PayPal Account number, attained from PP Admin)
3. **Type of Request** > Product Issue
4. **Type of Sub Request** > Enable Product
5. **Product Type** > Point of Sale
6. **Reason for Request** >

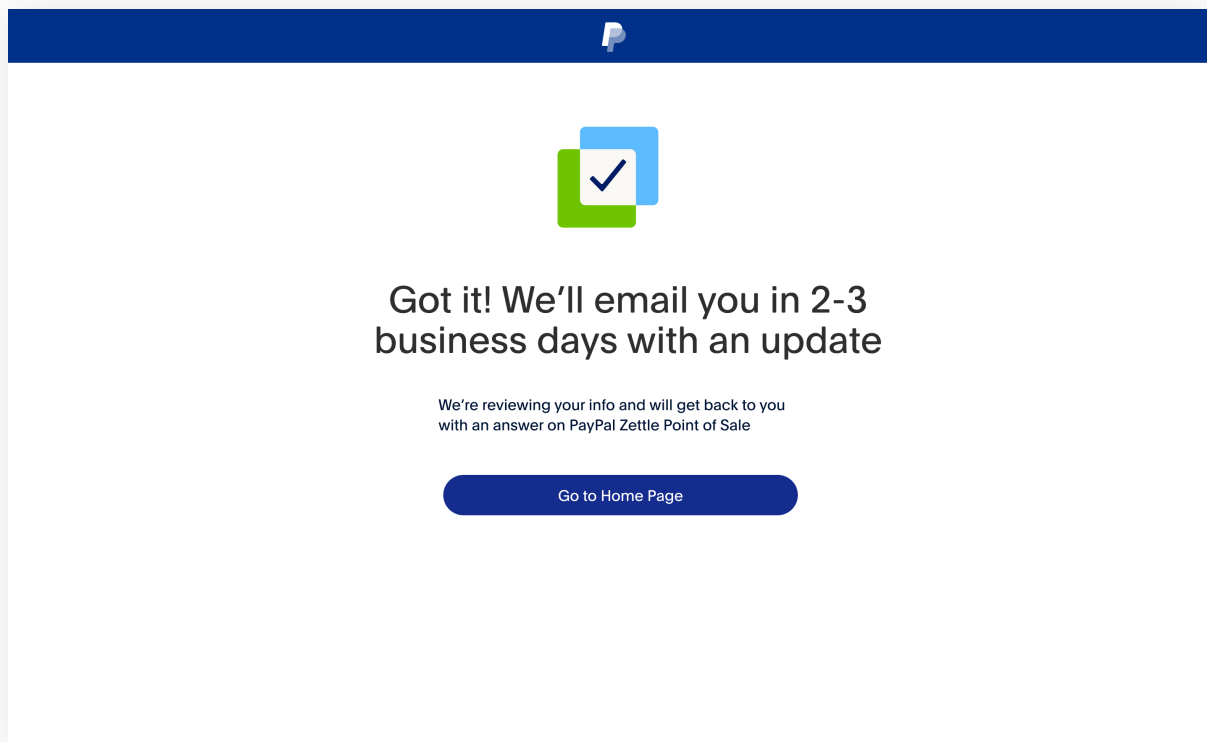
GSR Point of Sale Decline Appeal Note

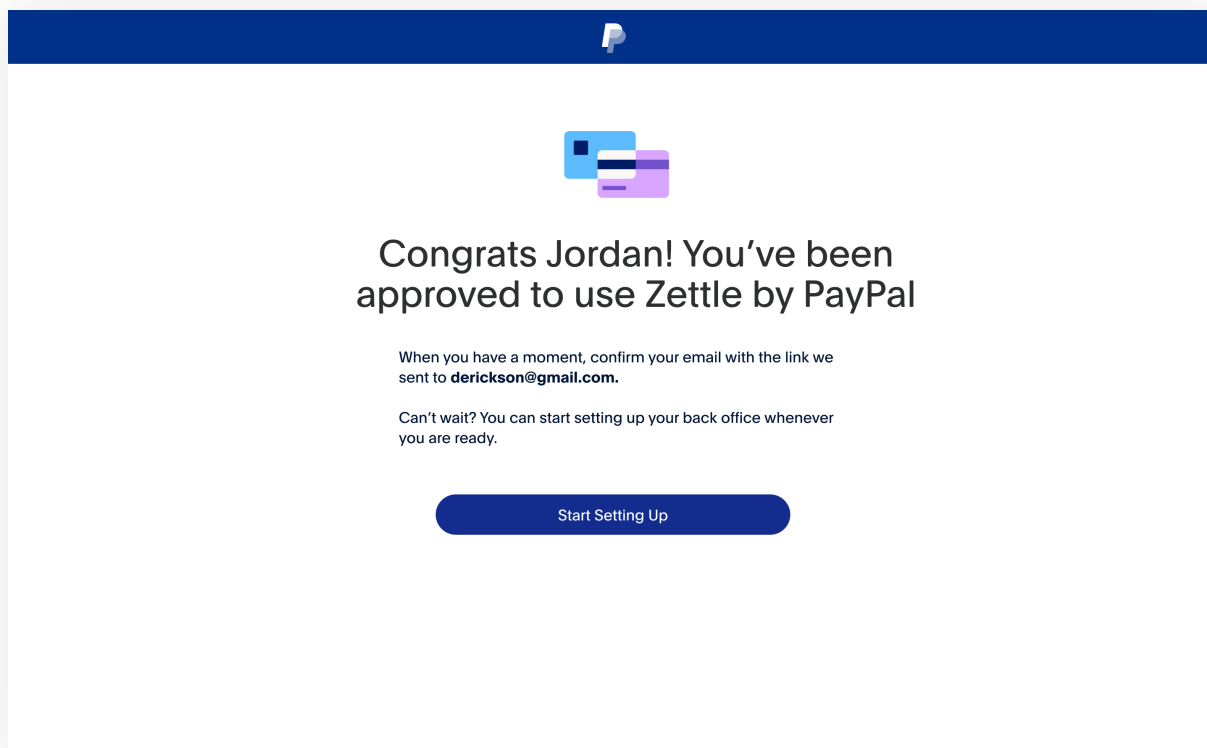
- **Biz model:** (quick explanation on biz model - e.g. coffee shop, hairderssers, barber, etc)
- **URL:** (if there is no website, link to social media would suffice)
- **Business location address:** (trading address)
- **Physically visited or contacted by merchant:**
- **PayPal Sales Rep working directly with customer:**

Submit

Once the decision has been overturned (you'll receive an email update from URP) you can ask them to complete enhanced onboarding.

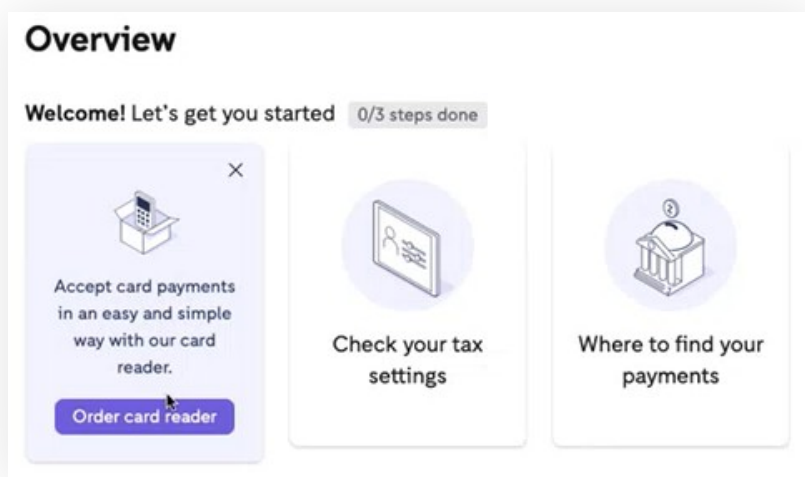
7. Once the profile is created and sellers confirm their information, the account will begin the review process.



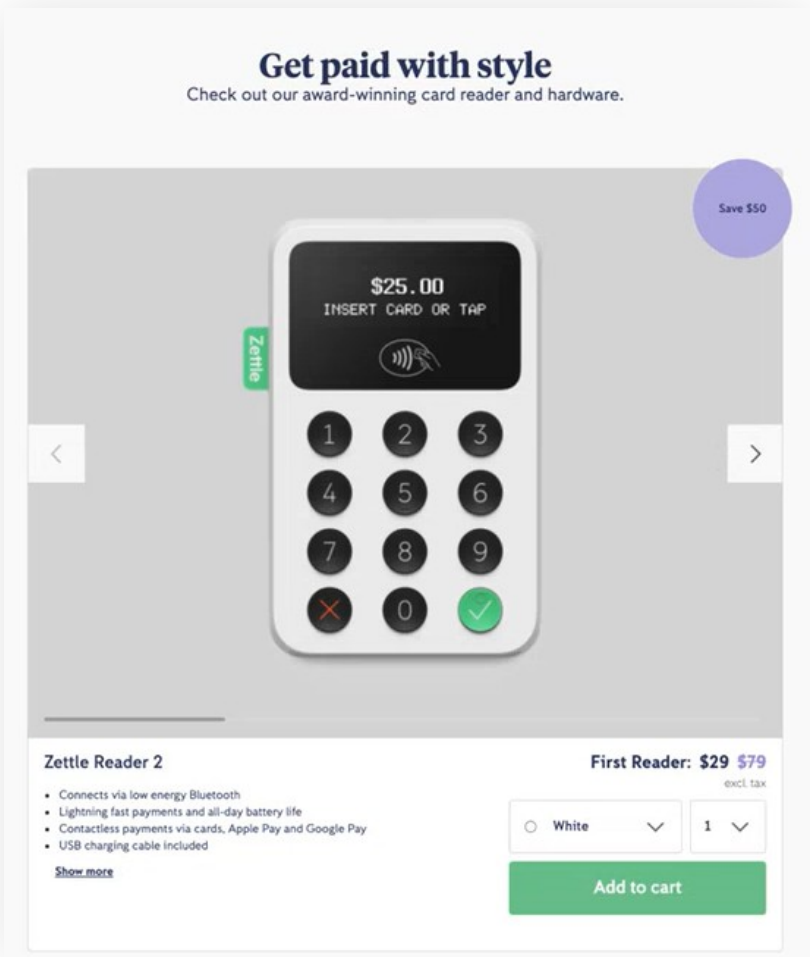


8. For new sellers, the site will help get them started with three steps:

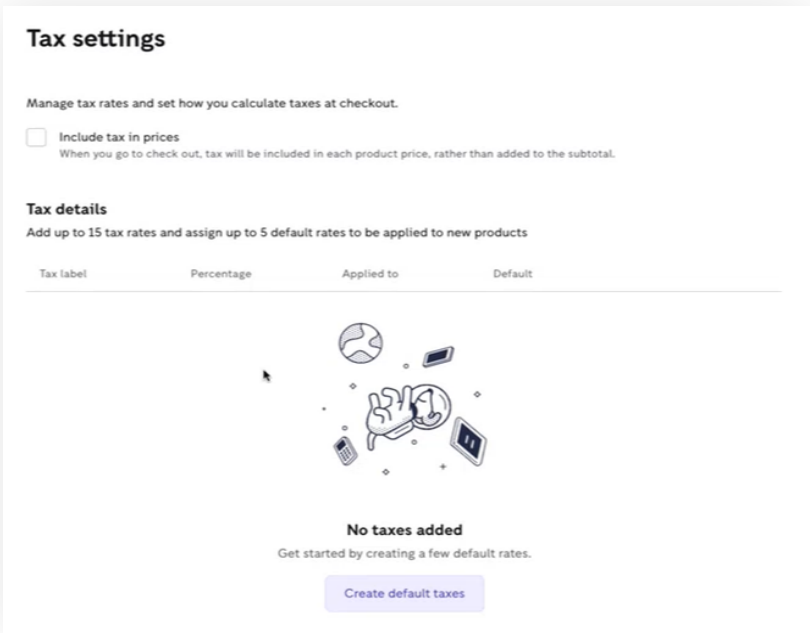
- a. Order card reader
- b. Check your tax settings
- c. Where to find your payments



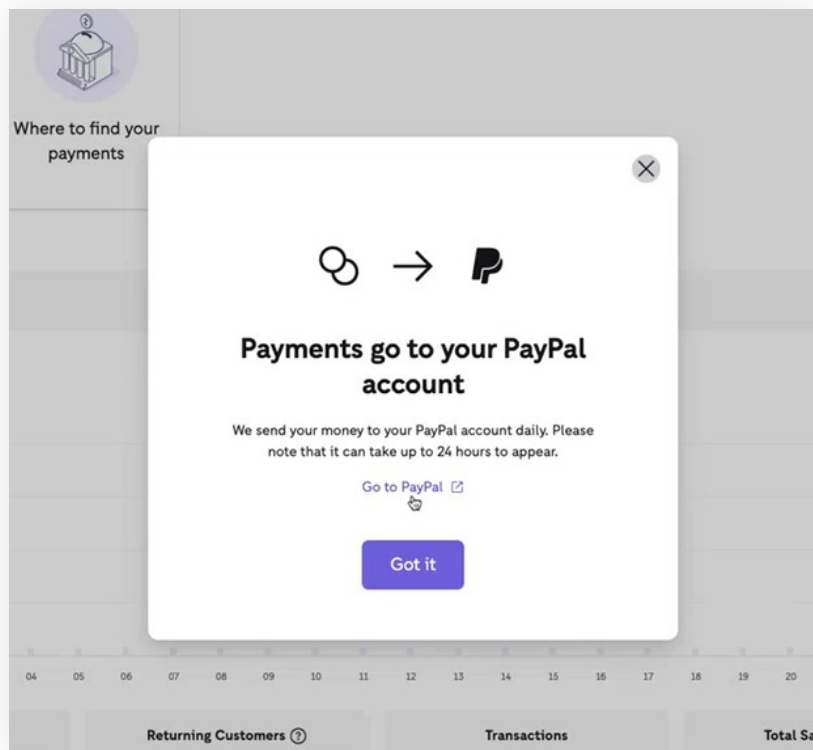
9. The **Order card reader option** will bring sellers to the shop and apply any eligible discounts.



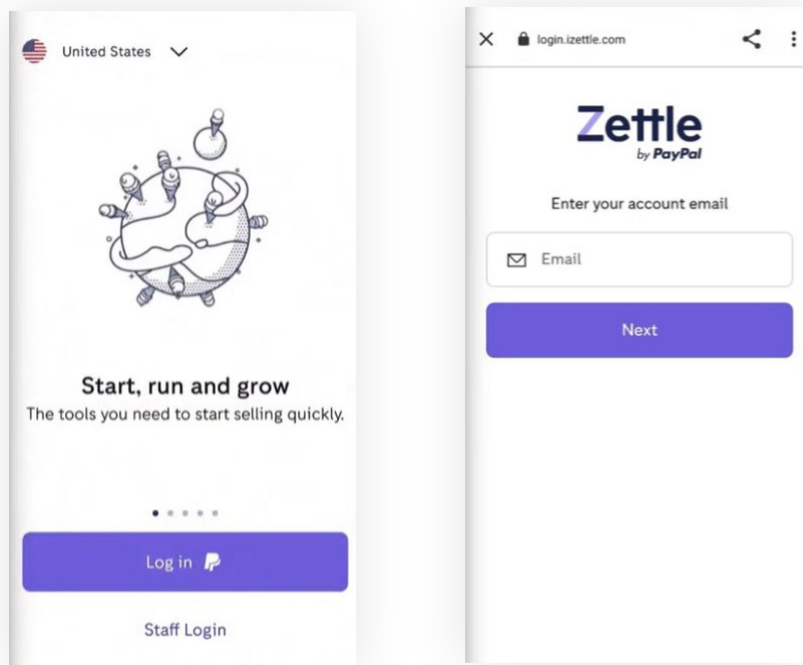
10. **Check the tax settings** to confirm how you calculate taxes.



11. **Where to find your payments** provides further payment details.



12. Once setup is complete, sellers can also download the **Point of Sale App** and log in with the PayPal account credentials.



Your setup is complete! No further action is required.

If merchants have any queries during registration or would like to speak to our activations team directly for assistance, they can call **0203 901 7000**.

